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(71) Applicant: **THE CHASE MANHATTAN BANK**
[US/US]; 270 Park Avenue, 41st Floor, New York, NY
10021 (US).

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(72) Inventor: **SLAVIN, Fred, G.**; 5 Hopi Ct., Manalapan, NJ
07726 (US).

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(74) Agents: **WEISBURD, Steven, I. et al.**; Ostrolenk, Faber,
Gerb & Soffen, LLP, 1180 Avenue of the Americas, New
York, NY 10036 (US).

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00/48103 A2

- 1 -

ELECTRONIC BILL PAYMENT AND ENROLLMENT SYSTEMBACKGROUND OF THE INVENTION1. Field of Invention

5 The present invention relates to a process of enrolling customers in billing relationships with billing parties and, more particularly, to a process where a single customer authorization provides the power to establish billing relationships between one customer and more than one billing party.

10 2. Related Art

Electronic billing relationships, such as automatic debiting of financial accounts and/or electronic presentment and payment of bills from a party who provides goods and services to a customer of that party, are becoming increasingly important. Indeed, the costs associated with providing hard copy bills through the mails has increased and, therefore, it is becoming more attractive for a billing party to electronically deliver its bills to its customers for payment. Similarly, as customers become more

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Enrolling customers in such billing relationships often involves the establishment of a debit program between the billing party and the customer. In particular, the customer must identify and authorize that a particular financial account be debited to cover the costs of the goods and/or services provided by the billing party. Further, if

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the billing relationship includes electronic bill presentment, the billing party must identify an electronic location at which the customer may view and/or pay the bill. Access to this electronic
5 location typically involves the presentation of a user ID and/or password by the customer.

Typically, the customer must authorize in writing (e.g., via a signature card and check) that the identified financial account be debited either
10 automatically or through an electronic presentment and payment system. If the billing party agrees to enter into a billing relationship with the customer (which may include providing electronic presentment and payment services), the billing party may choose to
15 forward the user ID and password for accessing the electronic presentment and payment service to the customer using so-called secure procedures. In particular, a first mailing is made where the user ID is transmitted to the customer. Thereafter, a second
20 mailing is made which transfers the password to the customer. In this way, the user ID and password are securely delivered to the customer for later use.

Unfortunately, the above process for enrolling a customer in a billing relationship with a
25 billing party requires considerable manual effort including sending correspondence through the mails. Thus, it is relatively difficult and time consuming to enroll one customer in respective billing relationships with multiple billing parties because
30 each such enrollment requires substantial effort in obtaining separate authorization from the customer for each billing relationship and, in some circumstances, transmitting the user ID and password to the customer.

Often, the authorization process takes between two and four weeks to complete.

Accordingly, there is a need in the art for a new method of enrolling a particular customer in
5 billing relationships with a plurality of billing parties.

SUMMARY OF THE INVENTION

... In order to overcome the disadvantages of the prior art, the enrollment method of the present
10 invention includes the steps of:

 a) inviting the customer to enter into a billing relationship with a first billing party by requesting that the customer consent to one or more of his or her financial accounts being debited to pay one
15 or more bills initiated by the first billing party;

 b) requesting that the customer consent to a procedure for entering into one or more billing relationships with respective initially unidentified billing parties which would result in one or more of
20 the customer's financial accounts being debited to pay one or more bills initiated by the respective initially unidentified billing parties if, after a respective one of the unidentified billing parties were identified, the customer provides an indication
25 that he or she agrees to the billing relationship; and

 c) requesting that the customer provide a single authorization which provides the power to execute (i) the billing relationship with the first
30 billing party; and (ii) the procedure for entering into one or more billing relationships with the respective initially unidentified billing parties.

Other objects, features and advantages of the invention will become apparent to those skilled in the art from the following description of the invention taken in conjunction with the accompanying drawing.

BRIEF DESCRIPTION OF THE DRAWING

For the purposes of illustrating the invention, the drawing includes a form which is presently preferred, it being understood that the invention is not limited to the precise arrangement and instrumentality shown.

Figs. 1A-1C are flow diagrams illustrating the process steps to be executed in accordance with the present invention; and

Figs. 2A-2B are flow diagrams further illustrating the process steps to be executed in accordance with the present invention.

DETAILED DESCRIPTION OF THE INVENTION

It is anticipated that the present invention will be utilized in conjunction with certain billing services, such as automatic debit programs in which a customer agrees that his or her specified financial account(s) are to be automatically debited when one or more billing parties initiate bills concerning goods and/or services provided by the billing parties to the customer. It is also anticipated that the present invention will be utilized in conjunction with other billing relationships, such as electronic bill presentment and payment systems in which a bill party subscribing to the system presents a bill to a customer, the customer reviews the bill, and

customer pays the bill by authorizing that a specified financial account be debited. One such electronic bill presentment and payment system is described in detail in related United States Patent Application No. 09/248,495, (Attorney Docket No. P/2167-79), filed February 10, 1999, entitled "Electronic Account Presentment And Payment System", the entire disclosure of which is hereby incorporated by reference. It is desirable to have as many billing parties and as many customers participating in the above described billing relationships as possible. With reference to Fig. 1A, the present invention, among other things, achieves the above goal. For simplicity, the entity or entities which control the automatic debit programs and/or the electronic presentment and payment systems are referred to herein as the "service provider."

According to the invention, at step 100 the service provider and a billing party, for example biller₁, enter into an agreement whereby any information obtained in connection with establishing a billing relationship between biller₁ and a customer may be used to facilitate establishing another billing relationship between that customer and another billing party, for example biller₂, without requiring another written authorization from the customer providing the power to establish the relationship with biller₂.

At step 102, biller₁ or the service provider identifies customers with which billing relationships are desired and forwards so-called enrollment kits to those customers. The enrollment kits include the information necessary to begin the process of enrolling the customer in a billing relationship with a billing party, such as a automatic debit program

and/or electronic bill presentment and payment program. It is preferred that the enrollment kits be transmitted via an electronic means, such as e-mail, the internet, or the like (step 104). It is most preferred, that the service provider have an internet website which the customer may visit, and review and execute on the enrollment kit materials.

At step 106 a particular customer, for example customer₁, accepts enrollment into the automatic debit program with biller₁. During the enrollment process, the customer identifies one or more financial accounts from which debits are to be made to settle the bills initiated by biller₁ for goods and services provided to customer₁ (step 108).

Referring to Fig. 1B, the customer preferably identifies a savings, checking, or credit account from which monies may be obtained to satisfy the bill. Assuming that customer₁ desires an automatic debit program (step 110), customer₁ identifies certain pre-authorization instructions regarding the maximum amount permitted to be automatically debited from customer₁'s financial accounts. For example, customer₁ may identify that, for bills of less than or equal to \$100, his or her financial account may be automatically debited to settle any bills from biller₁. If, however, biller₁ initiates a bill of over \$100, customer₁'s financial accounts may not be debited.

Customer₁ may accept enrollment into an electronic presentment and payment program (step 112) such that any of the bills from biller₁ which exceed the maximum amount permitted to be automatically debited will be presented for review by customer₁.

At step 114, customer₁ accepts a procedure for entering into automatic debit programs and/or electronic presentment and payment programs with billers other than biller₁. Further, at step 116
5 customer₁ accepts a procedure for changing the financial accounts identified at step 108 from which debits are to be made to satisfy bills originated by billing parties other than biller₁. With reference
to Fig. 1C, at step 118 customer₁ accepts a procedure
10 for authorizing payment for goods and services spontaneously requested by him or her. For example, while participating in an electronic presentment and payment program, customer₁ may be presented with advertisements for certain goods and services. Such
15 advertisements are well known to occur during sessions on the internet. Customer₁ may be provided with an icon which triggers payment for the advertised goods and services.

At step 120, customer₁ expressly accepts and
20 authorizes the terms set forth in the enrollment kit (steps 106-118) and provides a written and/or electronic signature which is kept on file to establish that customer₁ has agreed to the terms of the enrollment process. For example, customer₁ may
25 authorize the terms by providing a signature card and check.

At step 122, the service provider and/or biller₁ reviews the enrollment materials for customer₁ and may authorize that customer₁ enter into a billing
30 relationship with biller₁. If it is determined that customer₁ is not a worthy credit risk to enter into a billing relationship, then the service provider and/or biller₁ would reject customer₁'s enrollment. At step

124, the billing relationship between biller₁ and customer₁ is established and commences. At this point, customer₁ may be provided with a user ID and password for accessing the electronic payment and presentment system.

5 With reference to Figs. 2A and 2B, once a billing relationship has been established between biller₁ and customer₁, information obtained during the enrollment process may be shared with other billing parties to promote billing relationships between customer₁ and other billing parties. For example, at 10 step 200, a new billing party (i.e., biller₂) is identified as being a candidate for establishing a billing relationship with customer₁. In accordance with the terms agreed to during the enrollment 15 process, the service provider executes the procedure for establishing a billing relationship between customer₁ and biller₂ (step 202). It is preferred that the procedure include transmitting a communication to 20 customer₁ via electronic means, such as e-mail or otherwise over the internet, which permits customer₁ to enroll in the new billing relationship.

At step 204, the procedure provides customer₁ with a means for accepting a billing relationship with 25 biller₂. Preferably, the procedure takes place at an internet website and customer₁ is presented with an icon which, when executed, accepts the billing relationship with biller₂.

Since the establishment of a billing 30 relationship between biller₂ and customer₁ may require a change in the identified financial accounts from which debits are to be made to satisfy bills initiated by biller₂ (step 206), customer₁ may be required to

authorize a change to the identified financial accounts.

At step 208, customer₁ may identify new pre-authorization instructions regarding maximum amounts to be debited automatically from the newly identified financial accounts and, at step 210, customer₁ may accept entry into an electronic presentment and payment program with biller₂.

It is noted that the service provider may have access to and be capable of suggesting which of customer₁'s financial accounts are suitable for use in the billing relationship between customer₁ and biller₂ during the procedure for establishing a billing relationship of the biller₂. In particular, the service provider may be a bank with which customer₁ transacts business and, therefore, may have access to a database containing information on the financial accounts maintained by customer₁. Indeed, such information may often be obtained by monitoring the checks drawn by customer₁ on his or her accounts with the service provider. Alternatively, if the service provider provides so-called lockbox services to customer₁, then additional information on customer₁'s financial accounts with financial institutions other than the service provider may be obtained through monitoring the negotiable instruments being deposited in customer₁'s lockbox. Details concerning lockbox services may be found in related United States Patent Application No. 09/174,031, (Atty. Docket No.: P/2167-62), filed October 16, 1998, entitled "Lockbox Browser System", the entire disclosure of which is hereby incorporated by reference.

During the procedure for establishing a billing relationship with biller₂ (step 202), customer₁ may be presented with a list of at least some of his or her financial accounts which may be selected and
5 identified as accounts to be debited to satisfy bills originating from biller₂.

At step 212, the service provider and/or biller₂ may review the materials produced during the procedure for establishing a billing relationship with
10 biller₂ and may authorize that the billing relationship with customer₁ be established (step 214).

At step 216, biller₁ is preferably provided with compensation for each transaction conducted between customer₁ and biller₂ because biller₁
15 originally enrolled customer₁ in a billing relationship. For example, biller₁ may be provided with a fee for each bill paid to biller₂ from customer₁, such as \$0.01 per bill.

Advantageously, billing parties are provided
20 with monetary incentives to enroll as many customers as possible in billing relationships, thereby increasing participation in automatic debit programs and/or electronic presentment and payment programs. The use of the procedure for establishing billing
25 relationships according to the invention significantly reduces the effort in establishing subsequent billing relationships between customer₁ and other billing parties because only one customer signature need be established and filed to commence the initial billing
30 relationship and any future billing relationships with other billers.

Although the present invention has been described in relation to a particular embodiment

thereof, many other variations and modifications and other uses will become apparent to those skilled in the art. It is preferred, therefore, that the present invention be limited not by the specific disclosure
5 herein, but only by the appended claims.

WHAT IS CLAIMED IS:

1. A process of enrolling a customer in a billing relationship with billing parties, comprising the steps of:

- a) inviting the customer to enter into a
5 billing relationship with a first billing party by requesting that the customer consent to one or more of his or her financial accounts being debited to pay one or more bills initiated by the first billing party;
- b) requesting that the customer consent to a
10 procedure for entering into one or more billing relationships with respective initially unidentified billing parties which would result in one or more of the customer's financial accounts being debited to pay one or more bills initiated by the respective
15 initially unidentified billing parties if, after a respective one of the unidentified billing parties were identified, the customer provides an indication that he or she agrees to the billing relationship; and
- c) requesting that the customer provide a
20 single authorization which provides the power to execute (i) the billing relationship with the first billing party; and (ii) the procedure for entering into one or more billing relationships with respective initially unidentified billing parties.

2. The process of claim 1, wherein the step of requesting that the customer provide a single authorization includes requesting at least one of a written and electronic authorization.

3. The process of claim 2, wherein the authorization includes providing a signature of the customer.

4. The process of claim 1, further comprising the step of providing the first billing party with an opportunity to accept or reject a billing relationship with the customer.

5. The process of claim 1, wherein the procedure for entering into one or more billing relationships with respective initially unidentified billing parties includes the steps of:

- 5 a) identifying the initially unidentified billing party as a second billing party;
- b) requesting that the customer enter into a billing relationship with the second billing party;
- c) providing the customer with an
10 opportunity to communicate his or her acceptance of the billing relationship with the second billing party; and
- d) establishing the billing relationship
15 between the customer and the second billing party based upon at least (i) the customer's communicated acceptance of the billing relationship with the second billing party; and (ii) the single authorization providing the power to execute the procedure for entering into one or more billing relationships with respective initially unidentified billing parties.

6. The process of claim 5, further comprising the steps of:

- 14 -

b1) presenting the customer with an electronic message which communicates the request that
5 the customer enter into a billing relationship with the second billing party; and

c1) providing the customer with a trigger which, when activated, communicates the customer's acceptance of the billing relationship with the second billing party.

7. The process of claim 6, wherein the electronic message includes at least one of an electronic mail message and an internet screen.

8. The process of claim 6, wherein the electronic message includes an internet screen and the trigger includes an icon which is capable of being activated when selected.

9. The process of claim 5, further comprising the step of providing the first billing party with compensation as a result of the customer enrolling in a billing relationship with the second
5 billing party.

10. The process of claim 9, wherein an amount of compensation provided to the first billing party is a function of a number of bills paid by the customer vis-a-vis the billing relationship with the
5 second billing party.

11. The process of claim 5, wherein the billing relationship includes at least one of (i) an automatic debit procedure where the customer's one or

more financial accounts are automatically debited to
5 pay the one or more bills initiated by the first
billing party; and (ii) an electronic bill
presentment and payment procedure where the customer
is provided with an opportunity to review the one or
more bills initiated by the first billing party and a
10 trigger which, when activated, commences a process of
debiting the customer's one or more financial accounts
to pay the one or more bills initiated by the first
billing party.

12. The process of claim 11, further
comprising the step of providing the customer with an
opportunity to identify which one or more financial
accounts are to be debited, when the customer is
5 invited to enter into the billing relationship with
the first billing party.

13. The process of claim 12, further
comprising the step of providing the customer with an
opportunity to identify one or more limits on maximum
amounts which may be automatically debited from the
5 one or more financial accounts, when the customer is
invited to enter into the billing relationship with
the first billing party.

14. The process of claim 13, further
comprising the step of inviting the customer to enter
into a billing relationship with the first billing
party such that when the one or more limits would be
5 reached to pay the one or more bills initiated by the
first billing party, the electronic bill presentment
and payment procedure would be invoked.

- 16 -

15. The process of claim 1, further comprising the steps of:

a1) providing the customer with an opportunity to identify which one or more financial
5 accounts are to be debited; and

b1) requesting that the customer consent to a procedure for changing the identified one or more financial accounts to facilitate establishing one or more billing relationships with the respective
10 initially unidentified billing parties,

wherein, step c), requesting that the customer provide the single authorization, further provides the power to execute the procedure for changing the one or more financial accounts identified.

16. The process of claim 15, wherein the procedure for (i) entering into one or more billing relationships with respective initially unidentified billing parties; and (ii) changing the
5 one or more identified financial accounts, includes the steps of:

d) presenting the customer with an electronic message which communicates a request that the customer enter into a billing relationship with an
10 identified second billing party;

e) providing the customer with a first trigger which, when activated, communicates the customer's acceptance of the billing relationship with the second billing party;

15 f) providing the customer with an opportunity to communicate his or her desire to change

- 17 -

the identified one or more financial accounts to facilitate establishing the billing relationship with the second billing party; and

- 20 g) establishing the billing relationship between the customer and the second billing party, based upon at least (i) the customer's communicated acceptance of the billing relationship with the second billing party; (ii) the single authorization providing
- 25 the power to execute the procedure for entering into one or more billing relationships with respective initially unidentified billing parties; and (iii) the single authorization providing the power to execute the procedure for changing the one or more identified financial accounts.

17. The process of claim 16, wherein the electronic message includes at least one of an electronic mail message and an internet screen.

18. The process of claim 16, wherein the electronic message includes an internet screen and the trigger includes an icon which is capable of being activated when selected.

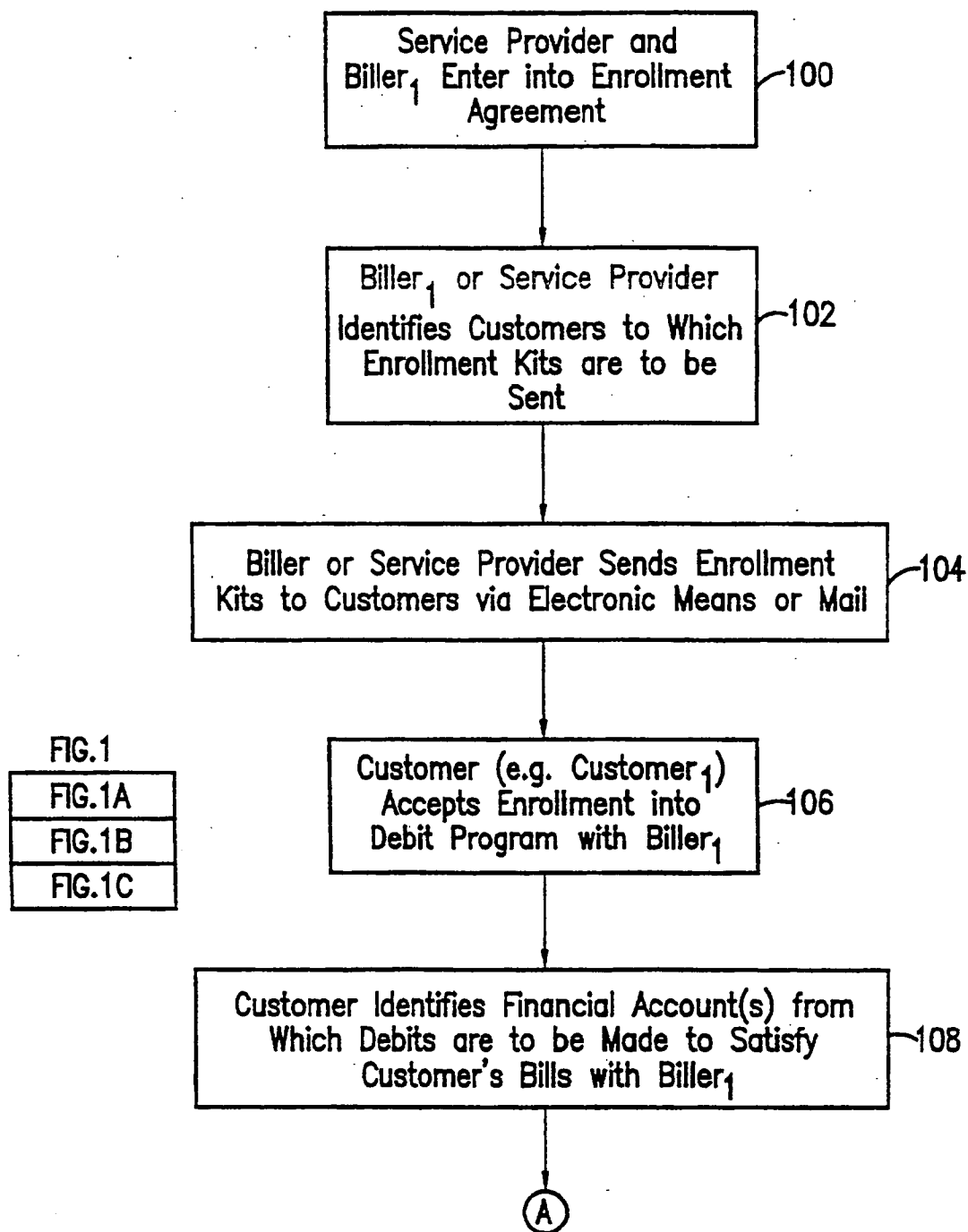
19. The process of claim 18, wherein the electronic message may include offers to the customer for purchasing goods or services spontaneously.

20. The process of claim 19, wherein the process of enrolling a customer in a billing relationship with billing parties further comprises the step of requesting that the customer consent to a

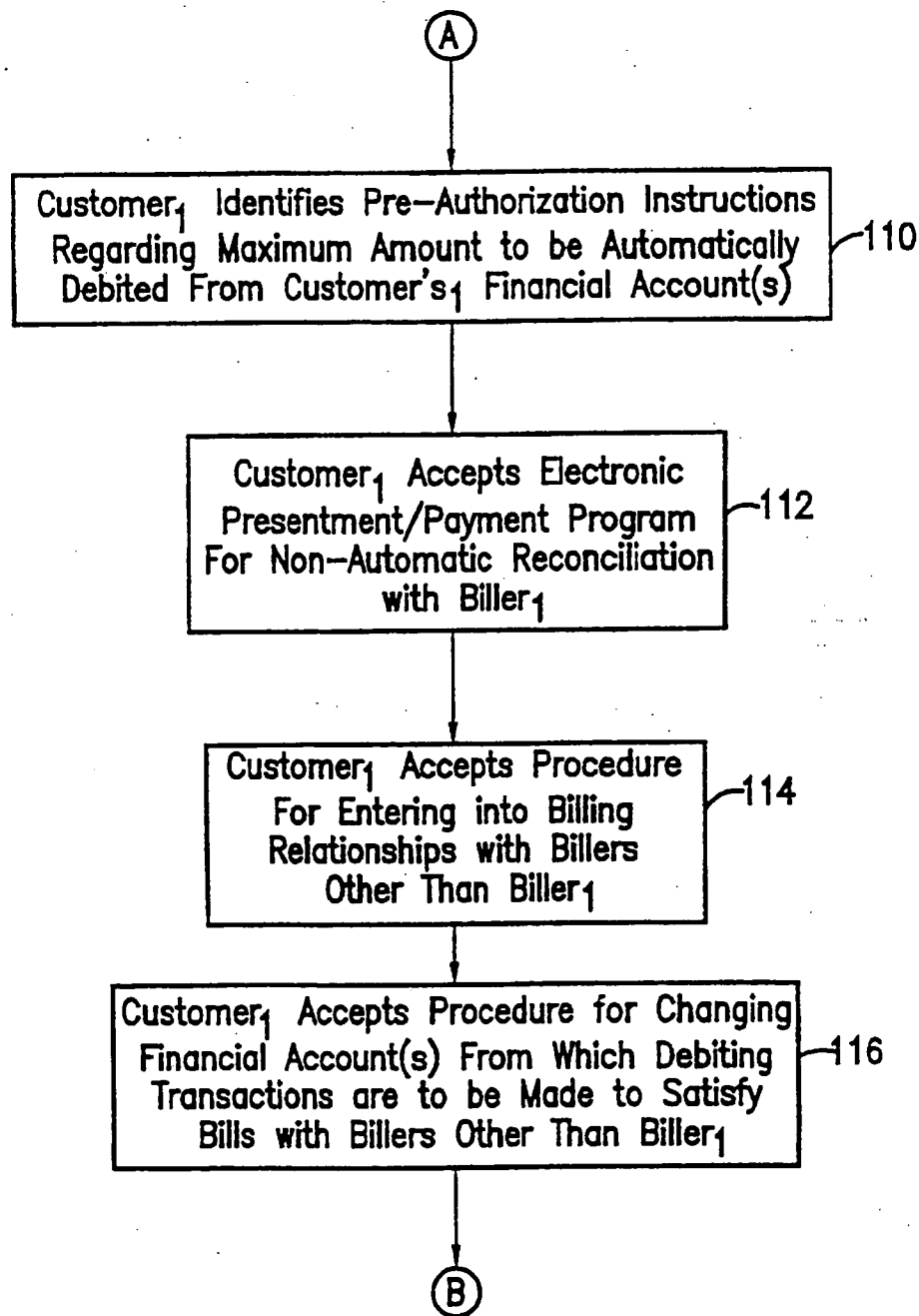
5 procedure for debiting the one or more identified

financial accounts to pay for the spontaneously
purchased goods or services.

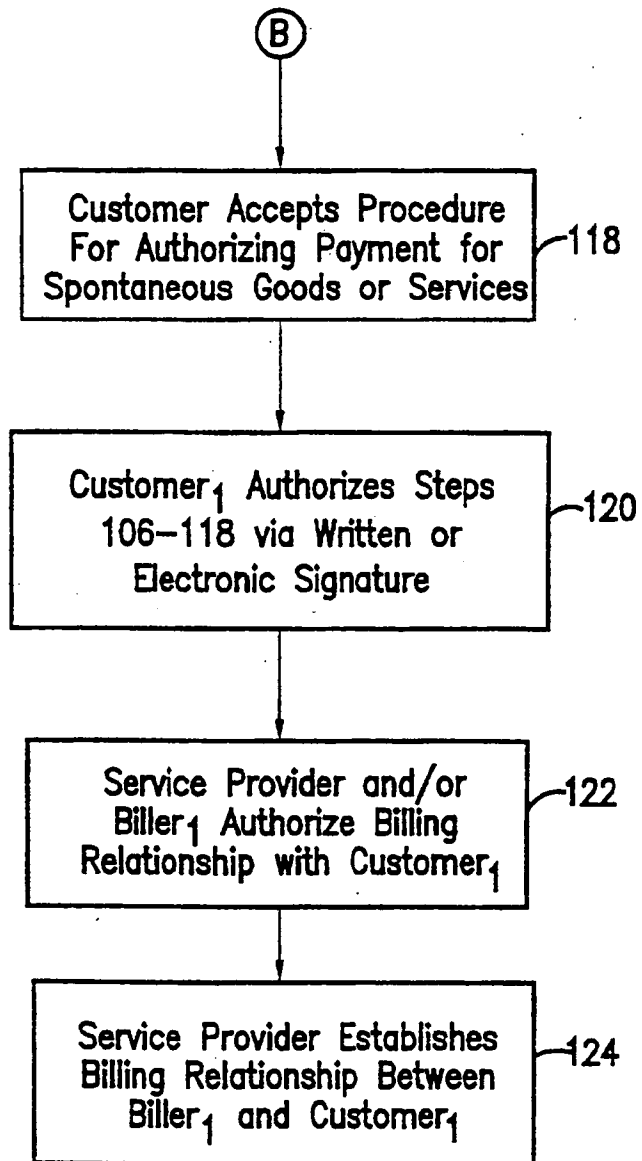
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**FIG. 1A**

2/5

**FIG. 1B**

3/5

**FIG. 1C**

4/5

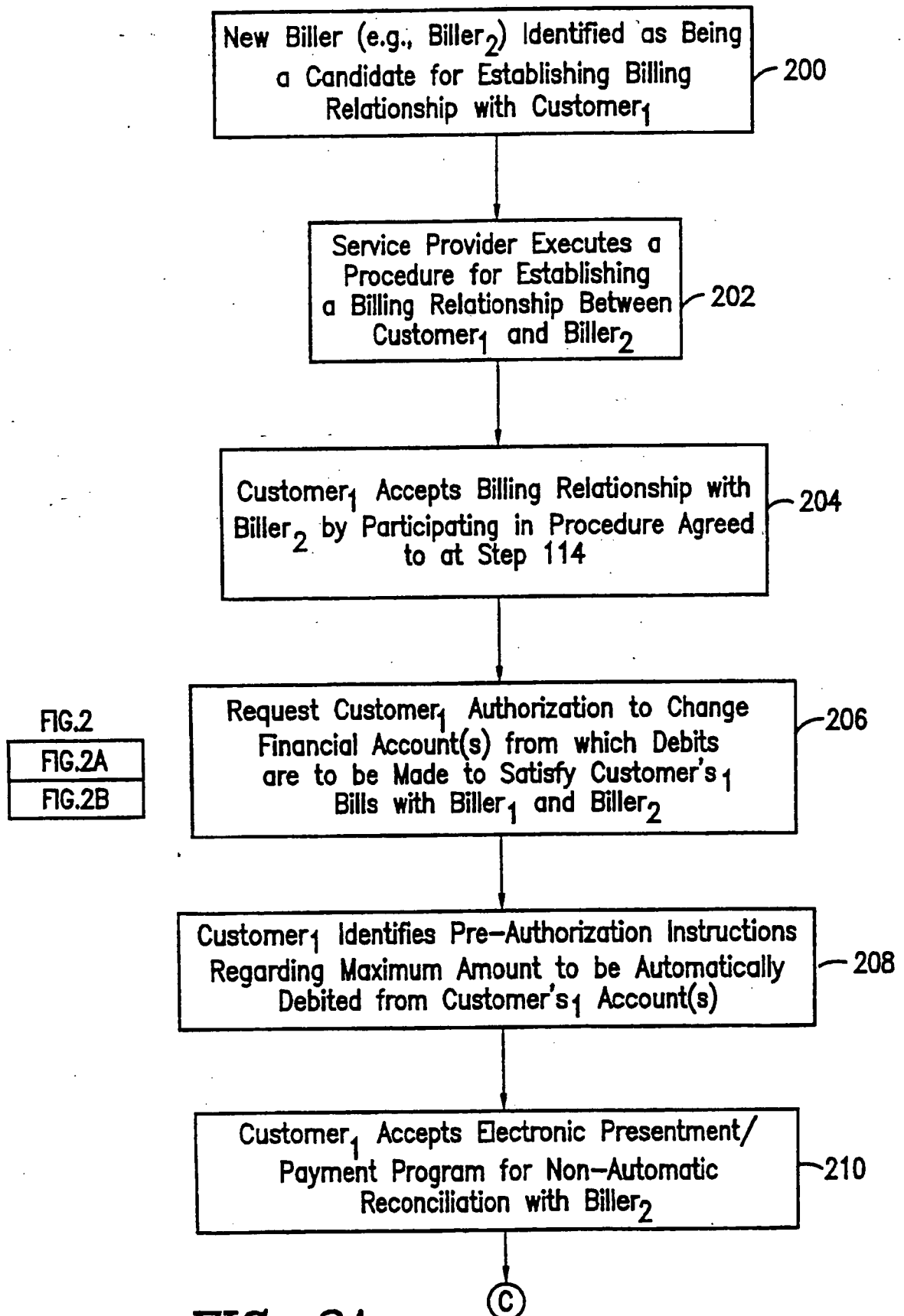
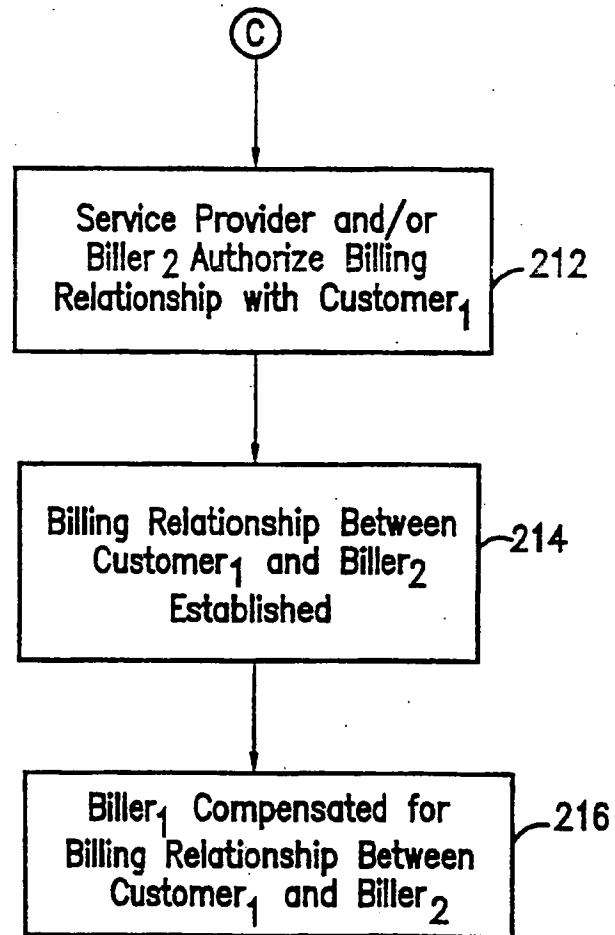


FIG. 2A

5/5

**FIG. 2B**

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